



**EXPENSE EXHIBIT FOR ALL AUTO & HOME 193R GROUP MARKETING RATE DEVIATIONS**

Year Plan Will be Applied

2012

Insurers are required to submit the expense ratios underlying their current rates and the expense ratio or average expense per unit associated with the group marketing rate deviation.

<u>INSURANCE COMPANY</u>	<u>GROUPNAME</u>	(1) Expenses Assumed In Insurer's Rates Currently On File	(2) Expenses Associated With Group Marketing Plan	(3) Reasons for Expensed Difference	(4) Requested Group Rate Deviation
Farm Family Casualty Insurance Company	Massachusetts Farm Bureau Federation	29.9%	24.9%	Lower Acquisition Costs	-5.0%

**PREMIUM /LOSS/EXPENSE EXHIBIT FOR 193R AUTO/HOME GROUPS AT LEAST 3 YEARS OLD WITH 1,000 OR MORE INSURED UNITS**

Year Plan Will be Applied 2012  
 Insurers are required to submit a minimum three (3) full years of data, but can at their option submit additional years of data by inserting additional columns.

**INSURANCE COMPANY**  
 Farm Family Casualty Insurance Company  
**GROUPNAME**  
 Massachusetts Farm Bureau Federation

Earned Premium			Incurred Loss Incl. IBNR			Incurred Loss Ratio			3 Yr. Total
2009	2010	2011	2009	2010	2011	2009	2010	2011	
2,939,766.02	3,302,541.97	3,730,114.77	2,214,413.34	1,720,577.75	1,763,148.44	75.3%	52.1%	47.3%	57.1%

193R Application Spreadsheet		2012															
INSURANCE COMPANY	GROUP NAME	STREET ADDRESS	CITY/TOWN	STATE	ZIP CODE	AUTO (A) or HOME (H)	PROPOSED RATE DEV. (0.0%)	PROPOSED EFFECTIVE DATE	GROUP TYPE (CU, E, M, U)	TOTAL NUMBER IN GROUP	ELIGIBLE NUMBER IN GROUP	NUMBER OF CURRENT INSUREDS	ORIGINAL PLAN DATE	PRODUCER OR MARKETING REPRESENTATIVE	PRODUCER OR MARKETING REPRESENTATIVE CONTACT INFORMATION	EXPERIENCE SUBMITTED YES OR NO	
Farm Family Casualty Insurance Company	Farm Family Casualty Insurance Company Employees	Route 344, 9W	Glenmont	NY	12077	Auto (A)	-20.0%	4/1/2012	E	572	9	9	04/01/08	RICHARD SIMONIAN	Dick_Simonian@Farmfamily.com	Yes	
														FRANCIS E BINGHAM	Francis_Bingham@Farmfamily.com		
														MAUREEN M O'MARA	Maureen_O'Mara@Farmfamily.com		
														CHERYL A LORANGER	Cheryl_Loranger@Farmfamily.com		
														DIANE L MASON-ARNOLD	Diane_Mason-Arnold@Farmfamily.com		
														MARK SYLVIA INSURANCE AGENCY LLC	Mark_Sylvia@Farmfamily.com		
														EVA KAY L SPENCER	EvaKay_Spencer@Farmfamily.com		
														ROBERT P SINOPOLI	Bob_Sinopoli@Farmfamily.com		
														CHAD P MEYER	Chad_Meyer@FARMFAMILY.COM		
														UGONE JOHNSON INSURANCE AGENCY	Dale_Johnson@farmfamily.com		
														STEVEN M CHARETTE	Steve_Charette@farmfamily.com		
														THOMAS B CARROLL	Thomas_Carroll@farmfamily.com		
														BLAIR AGENCY INC	Blair_AgencyInc@farmfamily.com		
														MICHAEL A EMOND	Mike_Emond@farmfamily.com		
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														DONALD E LUDWIG	Donald_Ludwig@farmfamily.com		
														MARTIN G WEST	Martin_West@farmfamily.com		
														PETER S JOHNSON	Peter_Johnson@farmfamily.com		
														TIMOTHY F VILES	Timothy_Viles@farmfamily.com		
														ANDREW D BRODEUR	Andrew_Brodeur@farmfamily.com		

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		2009	2010	2011	2009	2010	2011	2009	2010	2011	
Farm Family Casualty Insurance Company	Farm Family Casualty Insurance Company Employees										

N/A - FF Casualty Insurance eligible group has fewer than 1,000 insured units